

Information to identify the case:

Debtor 1	<u>Kimberley A. Giovanni</u>	Social Security number or ITIN	xxx-xx-3220
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-16711-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kimberley A. Giovanni
aka Kim Giovanni, aka Kimberley Giovanni

2/22/19

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 6
 United States Bankruptcy Court
 District of New Jersey

In re:
 Kimberley A. Giovanni
 Debtor

Case No. 18-16711-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 4
 Total Noticed: 120

Date Rcvd: Feb 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2019.

db Kimberley A. Giovanni, 187 Walnut Creek Ln, Toms River, NJ 08753-2566
 aty +Parker McCay, PA, 9000 Midlantic Drive, Suite 300, PO Box 5054,
 Mount Laurel, NJ 08054-5054
 lm +SLS, 8742 Lucent Blvd., Ste. 300, Highlands Ranch, CO 80129-2386
 517436082 A-1 Collections Svc, 2297 Highway 33, Hamilton Square, NJ 08690-1717
 517436083 Anoop Porwal, MD, PO Box 1844, Toms River, NJ 08754-1844
 517436086 Bureau of Accounts Con, 3601 US Highway 9, Howell, NJ 07731-3395
 517436091 +Centrastate Medical Center, PO Box 730, Allenwood, NJ 08720-0730
 517436092 Chase Mtg, PO Box 24696, Columbus, OH 43224-0696
 517436093 Citibank/the Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040,
 Saint Louis, MO 63179-0040
 517436094 Citifinancia, Attn: Bankruptcy, 605 Munn Rd E, Fort Mill, SC 29715-8421
 517436096 Citifinancial, 605 Munn Rd E, Fort Mill, SC 29715-8421
 517436095 +Citifinancial, 605 Munn Road, Fort Mill, SC 29715-8421
 518026673 Coastal Imaging, LL, PO Box 6750, Portsmouth, NH 03802-6750
 517436108 ++++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311
 (address filed with court: Ditech Financial LLC, 332 Minnesota St Ste 610,
 Saint Paul, MN 55101-7707)
 517436109 Emergency Medical Associates, PO Box 60614, Savannah, GA 31420-0614
 517436114 Global Anesthesia Asso, 180 Main St, Hackensack, NJ 07601-7125
 517436116 HSBC Bank, PO Box 9100, Farmingdale, NY 11735-9100
 518026674 Hackensack Meridian Health, PO Box 650292, Dallas, TX 75265-0292
 517436115 +Health Village Imaging, LLC, 1301 Route 72 West, Suite 100, Manahawkin, NJ 08050-2483
 517436119 Jeffrey H. Gerstenblatt, Esq., 545 E County Line Rd, Lakewood, NJ 08701-1487
 517436120 Jersey Shore Neurology Associates, 1900 Corlies Avenue, Neptune, NJ 07753-4800
 517436127 LVNV Funding, LLC, 200 Meeting Street, Suite 206, Charleston, SC 29401-3187
 517436125 Leroy's Jewelers, Sterling Jewelers, Inc/Attn: Bankruptcy, PO Box 1799,
 Akron, OH 44309-1799
 517436128 Medical Data Systems I, 645 Walnut St Ste 5, Gadsden, AL 35901-4173
 518026675 Meridian Cardiovascular Interp, PO Box 416787, Boston, MA 02241-6787
 517436131 Myriad Emergency Phys, LLC, PO Box 80137, Philadelphia, PA 19101-1137
 518026676 Nicholas Cariddo, APN, 37 Lakehurst Rd, Toms River, NJ 08753
 518026677 Ocean Pulmonary Associates, P.A., 3 Plaza Dr Ste 2, Toms River, NJ 08757-3764
 517436134 +Orthopaedic Institute Of Central Jersey, 2164 Route 35, Bldg. A, Seagirt, NJ 08750-1013
 517436135 Paramount Recovery Sys, 7524 Bosque Blvd Ste L, Waco, TX 76712-3772
 517436136 +Parker McCay, PA, 9000 Midlantic Drive, Suite 300, PO Box 5054, Mt. Laurel, NJ 08054-5054
 517436137 #Physicians Regional Medical Center, 900 E Oak Hill Ave, Knoxville, TN 37917-4505
 517436139 Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 517436140 +Princeton Dental, 15 Princeton Ave, Brick, NJ 08724-3515
 517436141 Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191
 518026678 Shore Heart Group, 1820 State Route 33 Ste 4B, Neptune, NJ 07753-4860
 517436145 Specialized Loan Servi, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386
 517436146 Specialized Loan Servicing/Sls, Attn: Bankruptcy, PO Box 636005,
 Littleton, CO 80163-6005
 518026679 State of New Jersey/Department of Labor, PO Box 951, Trenton, NJ 08625-0951
 517436165 Toms River Anesthesia Associates, PO Box 479, Cliffside Park, NJ 07010-0479
 517436166 +Township Of Toms River Tax Collector, 33 Washington Street, Toms River, NJ 08753-7642
 517526656 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,
 Addison, Texas 75001-9013
 517479639 +U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 517436171 US Bank Cust PC 4 & Cred, 50 S 16th St Ste 2050, Philadelphia, PA 19102-2516
 518026680 Wael A. Elsamman, MD, 9 Mule Rd, Toms River, NJ 08755-5043

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 23 2019 00:14:00 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 23 2019 00:13:55 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

517585816 EDI: RESURGENT.COM Feb 23 2019 04:38:00 Ashley Funding Services, LLC its successors and,
 assigns as assignee of Laboratory, Corporation of America Holdings,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

517436084 E-mail/Text: billing@assa-nj.com Feb 23 2019 00:14:30 Atlantic Shore Surgical Associates,
 478 Brick Blvd., Brick, NJ 08723-6077

517436085 +EDI: BANKAMER2.COM Feb 23 2019 04:38:00 Bank Of America, NA, 100 North Tryon Street,
 Charlotte, NC 28202-4000

517436089 EDI: CAPITALONE.COM Feb 23 2019 04:38:00 Capital One Bank, PO Box 85520,
 Richmond, VA 23285

517436087 EDI: CAPIO.COM Feb 23 2019 04:38:00 Capio Partners LLC, 2222 Texoma Pkwy Ste 150,
 Sherman, TX 75090-2481

517436088 E-mail/Text: bankruptcy@usecapital.com Feb 23 2019 00:15:41 Capital Accounts,
 PO Box 140065, Nashville, TN 37214-0065

District/off: 0312-3

User: admin
Form ID: 318

Page 2 of 4
Total Noticed: 120

Date Rcvd: Feb 22, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517528090 EDI: BL-BECKET.COM Feb 23 2019 04:38:00 Capital One, N.A., c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701

517436090 +EDI: CAPITALONE.COM Feb 23 2019 04:38:00 Capital One/Bonton, Po Box 30253,
Salt Lake City, UT 84130-0253

517436097 +EDI: WFNNB.COM Feb 23 2019 04:38:00 Comenity Bank, Po Box 182789,
Columbus, OH 43218-2789

517436098 EDI: WFNNB.COM Feb 23 2019 04:38:00 Comenity Bank/Bon Ton, Attn: Bankruptcy Dept,
PO Box 18215, Columbus, OH 43218

517436099 EDI: WFNNB.COM Feb 23 2019 04:38:00 Comenity Bank/Lane Bryant, Attn: Bankruptcy Dept,
PO Box 18215, Columbus, OH 43218

517436100 EDI: WFNNB.COM Feb 23 2019 04:38:00 Comenity Bank/Lnbryant, PO Box 182789,
Columbus, OH 43218-2789

517436101 EDI: WFNNB.COM Feb 23 2019 04:38:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept,
PO Box 182125, Columbus, OH 43218-2125

517436102 EDI: WFNNB.COM Feb 23 2019 04:38:00 Comenitybank/victoria, PO Box 182789,
Columbus, OH 43218-2789

517436103 EDI: WFNNB.COM Feb 23 2019 04:38:00 Comenitybk/bonton, PO Box 182789,
Columbus, OH 43218-2789

517436104 E-mail/Text: ebn@rwjbh.org Feb 23 2019 00:14:34 Community Medical Center,
PO Box 903 An Affiliate Of SBHCS, Oceanport, NJ 07757-0903

517436105 EDI: RCSFNBMARIN.COM Feb 23 2019 04:38:00 Credit One Bank, ATTN: Bankruptcy,
PO Box 98873, Las Vegas, NV 89193-8873

517436106 EDI: RCSFNBMARIN.COM Feb 23 2019 04:38:00 Credit One Bank NA, PO Box 98875,
Las Vegas, NV 89193-8875

517436107 E-mail/Text: bankruptcy.bnc@ditech.com Feb 23 2019 00:13:20 Ditech, Attn: Bankruptcy,
PO Box 6172, Rapid City, SD 57709-6172

517436110 EDI: BLUESTEM Feb 23 2019 04:38:00 Fingerhut, PO Box 166, Newark, NJ 07101-0166

517436111 EDI: BLUESTEM Feb 23 2019 04:38:00 Fingerhut, Bankruptcy Dept, 6250 Ridgewood Rd,
Saint Cloud, MN 56303-0820

517436112 EDI: AMINFOFP.COM Feb 23 2019 04:38:00 First Premier Bank, PO Box 5524,
Sioux Falls, SD 57117-5524

517436113 EDI: AMINFOFP.COM Feb 23 2019 04:38:00 First Premier Bank, 3820 N Louise Ave,
Sioux Falls, SD 57107-0145

517436117 EDI: IRS.COM Feb 23 2019 04:38:00 Internal Revenue Service, PO Box 7346,
Special Procedures Branch, Bky Sec., Philadelphia, PA 19101-7346

517436118 EDI: JEFFERSONCAP.COM Feb 23 2019 04:33:00 Jefferson Capital Syst, 16 McLeland Rd,
Saint Cloud, MN 56303-2198

517584619 EDI: JEFFERSONCAP.COM Feb 23 2019 04:33:00 Jefferson Capital Systems LLC, Po Box 7999,
Saint Cloud Mn 56302-9617

517436121 +E-mail/Text: BKRMailOPS@weltman.com Feb 23 2019 00:13:23 Kay Jewelers, 375 Ghent Rd,
Fairlawn, OH 44333-4600

517436122 EDI: CBSKOHL.COM Feb 23 2019 04:38:00 Kohls/Capital One, Kohls Credit, PO Box 3120,
Milwaukee, WI 53201-3120

517436122 E-mail/Text: bncnotices@becket-lee.com Feb 23 2019 00:12:39 Kohls/Capital One,
Kohls Credit, PO Box 3120, Milwaukee, WI 53201-3120

517436123 +EDI: CBSKOHL.COM Feb 23 2019 04:38:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
Menomonee Falls, WI 53051-7096

517436123 +E-mail/Text: bncnotices@becket-lee.com Feb 23 2019 00:12:39 Kohls/capone,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096

517587002 EDI: RESURGENT.COM Feb 23 2019 04:38:00 LVNV Funding, LLC its successors and assigns as,
assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587

517436124 +EDI: WFNNB.COM Feb 23 2019 04:38:00 Lane Bryant, 450 Winks Lane,
Bensalem, PA 19020-5943

517436126 EDI: RESURGENT.COM Feb 23 2019 04:38:00 Lvnv Funding LLC, PO Box 1269,
Greenville, SC 29602-1269

517436129 EDI: MID8.COM Feb 23 2019 04:38:00 Midland Funding, 2365 Northside Dr Ste 30,
San Diego, CA 92108-2709

517540563 +EDI: MID8.COM Feb 23 2019 04:38:00 Midland Funding LLC, PO Box 2011,
Warren, MI 48090-2011

517436130 +EDI: MID8.COM Feb 23 2019 04:38:00 Midland Funding, LLC, 8875 Aero Drive, Suite 200,
San Diego, CA 92123-2255

517436133 +E-mail/Text: OMCbankruptcy@hackensackmeridian.org Feb 23 2019 00:14:59 Ocean Medical Center,
PO Box 417140, Boston, MA 02241-7140

517436132 E-mail/Text: OMCbankruptcy@hackensackmeridian.org Feb 23 2019 00:14:59 Ocean Medical Center,
PO Box 4171401 Meridian Health, Boston, MA 02241-7140

517532597 EDI: PRA.COM Feb 23 2019 04:33:00 Portfolio Recovery Associates, LLC,
C/O Capital One Bank (usa), N.A., POB 41067, Norfolk VA 23541

517532594 EDI: PRA.COM Feb 23 2019 04:33:00 Portfolio Recovery Associates, LLC, c/o Paypal,
POB 41067, Norfolk VA 23541

517551694 EDI: PRA.COM Feb 23 2019 04:33:00 Portfolio Recovery Associates, LLC,
c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541

517436138 EDI: PRA.COM Feb 23 2019 04:33:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 1,
Norfolk, VA 23502-4952

517525447 EDI: Q3G.COM Feb 23 2019 04:33:00 Quantum3 Group LLC as agent for, CF Medical LLC,
PO Box 788, Kirkland, WA 98083-0788

517569476 EDI: Q3G.COM Feb 23 2019 04:33:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788

District/off: 0312-3

User: admin
Form ID: 318

Page 3 of 4
Total Noticed: 120

Date Rcvd: Feb 22, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517436144 +E-mail/Text: bankruptcy@senexco.com Feb 23 2019 00:12:31 Senex Services Corp,
333 Founders Rd, Indianapolis, IN 46268
517436142 E-mail/Text: bankruptcy@savit.com Feb 23 2019 00:15:26 Sa-Vit Collection Agen,
46 W Ferris St, East Brunswick, NJ 08816-2159
517436143 EDI: SEARS.COM Feb 23 2019 04:38:00 Sears/Cbna, PO Box 6283,
Sioux Falls, SD 57117-6283
517436150 EDI: RMSC.COM Feb 23 2019 04:38:00 Synch/Pc Richard, PO Box 965036,
Orlando, FL 32896-5036
517436151 EDI: RMSC.COM Feb 23 2019 04:38:00 Synch/Toys R US, Attn: Bankruptcy, PO Box 965060,
Orlando, FL 32896-5060
517436154 EDI: RMSC.COM Feb 23 2019 04:38:00 Synch/Walmart, PO Box 965024, El Paso, TX 79998
517436147 EDI: RMSC.COM Feb 23 2019 04:38:00 Synch/amazon, PO Box 965015, Orlando, FL 32896-5015
517436148 +EDI: RMSC.COM Feb 23 2019 04:38:00 Synch/lowes, PO Box 956005, Orlando, FL 32896-0001
517436149 EDI: RMSC.COM Feb 23 2019 04:38:00 Synch/paypal Smart Con, PO Box 965005,
Orlando, FL 32896-5005
517436152 EDI: RMSC.COM Feb 23 2019 04:38:00 Synch/toysrus, PO Box 965005,
Orlando, FL 32896-5005
517436153 EDI: RMSC.COM Feb 23 2019 04:38:00 Synch/walmar, PO Box 965024, El Paso, TX 79998
517436155 EDI: RMSC.COM Feb 23 2019 04:38:00 Synchrony Bank, PO Box 530948,
Atlanta, GA 30353-0948
517437604 +EDI: RMSC.COM Feb 23 2019 04:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
517436156 EDI: RMSC.COM Feb 23 2019 04:38:00 Synchrony Bank/Amazon, Attn: Bankruptcy Dept,
PO Box 965060, Orlando, FL 32896-5060
517436157 EDI: RMSC.COM Feb 23 2019 04:38:00 Synchrony Bank/Lowes, Attn: Bankruptcy Dept,
PO Box 965060, Orlando, FL 32896-5060
517436158 EDI: RMSC.COM Feb 23 2019 04:38:00 Synchrony Bank/Paypal Cr, Attn: Bankruptcy Dept,
PO Box 965060, Orlando, FL 32896-5060
517436159 EDI: RMSC.COM Feb 23 2019 04:38:00 Synchrony Bank/Pc Richards & Sons,
Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
517436160 EDI: RMSC.COM Feb 23 2019 04:38:00 Synchrony Bank/Walmart, Attn: Bankruptcy Dept,
PO Box 965060, Orlando, FL 32896-5060
517584095 +E-mail/Text: bncmail@w-legal.com Feb 23 2019 00:14:14 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517436168 EDI: TFSR.COM Feb 23 2019 04:33:00 Toyota Motor Credit Co, PO Box 8026,
Cedar Rapids, IA 52408-8026
517436161 EDI: WTRRN BANK.COM Feb 23 2019 04:38:00 Target, C/O Financial & Retail Srvs Mailstopn BT,
PO Box 9475, Minneapolis, MN 55440-9475
517436162 EDI: WTRRN BANK.COM Feb 23 2019 04:38:00 Target N.b., PO Box 673,
Minneapolis, MN 55440-0673
517436163 EDI: WTRRN BANK.COM Feb 23 2019 04:38:00 Td Bank USA/Targetcred, PO Box 673,
Minneapolis, MN 55440-0673
517436164 EDI: CITICORP.COM Feb 23 2019 04:38:00 Thd/Cbna, PO Box 6497,
Sioux Falls, SD 57117-6497
517436167 EDI: TFSR.COM Feb 23 2019 04:33:00 Toyota Motor Credit, PO Box 9786,
Cedar Rapids, IA 52409-0004
517436170 E-mail/Text: bankruptcydepartment@tsico.com Feb 23 2019 00:15:00 Transworld Systems Inc.,
PO Box 15520, Wilmington, DE 19850-5520
517570185 +EDI: AIS.COM Feb 23 2019 04:33:00 Verizon, by American InfoSource LP as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517436172 EDI: BLUESTEM Feb 23 2019 04:38:00 Webbank/fingerhut, 6250 Ridgewood Rd,
Saint Cloud, MN 56303-0820
517436173 EDI: WFFC.COM Feb 23 2019 04:38:00 Wells Fargo Bank, PO Box 14517,
Des Moines, IA 50306-3517
517436174 EDI: WFFC.COM Feb 23 2019 04:38:00 Wells Fargo Bank, PO Box 10438,
Des Moines, IA 50306-0438

TOTAL: 77

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517436169* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Corp, PO Box 8026,
Cedar Rapids, IA 52408-8026)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

District/off: 0312-3

User: admin
Form ID: 318

Page 4 of 4
Total Noticed: 120

Date Rcvd: Feb 22, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 24, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Daniel E. Straffi on behalf of Debtor Kimberley A. Giovanni bktrustee@straffilaw.com,
G25938@notify.cincompass.com/familyclient@straffilaw.com/bktrustee@straffilaw.com
Denise E. Carlon on behalf of Creditor GMAT Legal title Trust 2013-1,U.S.Bank National
Association, as Legal Title Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John Michael McDonnell on behalf of Trustee John Michael McDonnell jmcDonnell@mchfirm.com,
jcohen@mchfirm.com,NJ95@ecfcbis.com
John Michael McDonnell jmcDonnell@mchfirm.com, jcohen@mchfirm.com,NJ95@ecfcbis.com
Kevin Gordon McDonald on behalf of Creditor GMAT Legal title Trust 2013-1,U.S.Bank National
Association, as Legal Title Trustee kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7